

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kristin A. Ognjanovac  
 Debtor

Case No. 17-16955-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db Kristin A. Ognjanovac, 1211 N Cedar Crest Blvd, Allentown, PA 18104-2832  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13997655 Bath Borough Authority, 160 Mill St, Bath, PA 18014-1015  
 13997656 Borough of Bath, 215 E Main St, Bath, PA 18014-1597  
 13997660 Ditech Financial LLC, 3000 Bayport Dr Ste 850, Tampa, FL 33607-8409  
 14013305 +Ditech Financial LLC, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13997661 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 13997662 +Hayt, Hayt & Landau, LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279  
 13997663 Hayt, Hayt & Landau, LLC, 123 S Broad St Ste 1660, Philadelphia, PA 19109-1003  
 13997666 MDJ 03-2-08, Honorable John C. Capobianco, 136 S Main St, Nazareth, PA 18064-2015  
 13997667 MDJ-31-2-02, 3404 Hamilton Blvd, Allentown, PA 18103-4539  
 13997665 McClure Law Office, PO Box 65, Middletown, PA 17057-0065  
 13997669 Northampton Regional EMS, PO Box 90, Danville, PA 17821-0090  
 13997671 Prothonotary, CCP-Lehigh County, Case No. 2017-N-0702, 455 Hamilton St,  
 Allentown, PA 18101-1602  
 13997672 Prothonotary, CCP-Northampton County, Case No. C48-CV-2017-4866, 669 Washington St,  
 Easton, PA 18042-7401  
 13997673 Rebecca A. Solarz, Esquire, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 13997675 St. Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837  
 13997676 +St. Lukes Hospital, attn.: Patient Accounting, 801 Ostrum St, Bethlehem, PA 18015-1065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Feb 10 2018 01:35:43 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:35:16  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 10 2018 01:35:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13997653 EDI: GMACFS.COM Feb 10 2018 01:28:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 13997654 EDI: TSYS2.COM Feb 10 2018 01:28:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 13997657 EDI: CAPITALONE.COM Feb 10 2018 01:28:00 Capital One Bank USA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 13997658 EDI: CHASE.COM Feb 10 2018 01:28:00 Chase Cardmember Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 13997659 EDI: WFNBN.COM Feb 10 2018 01:28:00 Comenity Bank, Bankruptcy Department, PO Box 182125,  
 Columbus, OH 43218-2125  
 13997664 EDI: HFC.COM Feb 10 2018 01:28:00 HSBC, PO Box 5253, Carol Stream, IL 60197-5253  
 13997668 EDI: MID8.COM Feb 10 2018 01:28:00 Midland Funding LLC, 2365 Northside Dr Ste 300,  
 San Diego, CA 92108-2709  
 13998260 +EDI: PRA.COM Feb 10 2018 01:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13997670 E-mail/Text: ebn@americollect.com Feb 10 2018 01:35:41 Progressive Physicans Assoc,  
 c/o Americollect Inc., 1851 S Alverno Rd, Manitowoc, WI 54220-9208  
 13997674 E-mail/Text: bankruptcy@remitcorp.com Feb 10 2018 01:35:38 Remit Corporation,  
 36 W Main St, Bloomsburg, PA 17815-1703  
 13997677 EDI: RMSC.COM Feb 10 2018 01:28:00 Synchrony Bank, attn.: Bankruptcy Dept.,  
 PO Box 965061, Orlando, FL 32896-5061  
 13998302 +EDI: RMSC.COM Feb 10 2018 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 13997678 EDI: VERIZONWIRE.COM Feb 10 2018 01:28:00 Verizon Wireless, Attn: Correspondence Team,  
 PO Box 5029, Wallingford, CT 06492-7529

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Kristin A. Ognjanovac mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 Kristin A. OgnjanovacSocial Security number or ITIN xxx-xx-7188

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **17-16955-ref****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Kristin A. Ognjanovac  
aka Kristen A. Joralemon2/8/18**By the court:** Richard E. Fehling  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**